

In re: : Case No.: 20-10334-TPA  
: :  
Joseph Martin Thomas : Chapter: 11  
: :  
*Debtor(s).* : Date: 3/25/2021  
: Time: 10:00

**PROCEEDING MEMO**

**MATTER**

#265 Hearing on Disclosure Statement  
#311 Obj. by Small Business Administration  
#315 Obj. to Disclosure Stmt. and Confirmation of Plan by TIAA  
#317 Request for Payment of Administrative Expenses  
#319 Obj. by Wells Fargo Bank, N.A.  
#323 Obj. by Official Committee of Unsecured Creditors for Tri-State  
Pain Institute, LLC

**APPEARANCES:**

Debtor: Michael P. Kruszewski, Gary Eiben  
SBA: Jill Loznikar  
TIAA: Michael Romano  
Wells Fargo: Salene Mazur-Kraemer  
Tri-State Cred. Comm.: Ashley Mulryan  
Tri-State Pain: Gary Skiba

**NOTES:**

Kruszewski: I would have four or five claims that could be lumped into that convenience class. With a \$1,065,000 purchase price we have about \$400,000 in equity. PNC bank has the mortgage on the home.

Kraemer: Yes, I am fine with that.

**OUTCOME:** Chambers to issue order requiring Amended Disclosure Statement, Amended Plan, and Amended Plan Summary.



jlm